

# **Exhibit "D"**

The following is a timeline of actions taken since Ivan hit September 14 & 15, 2004

9/15/04 am (Approx. 7 am): I called Travelers to make a claim of damage. The lady gave us claim #L5K6586. I explained I called first thing to get in line for service. She asked me to try to secure the damage that I could to help prevent further damage and we did to the best of our ability. She informed me Travelers protocol was that an assigned agent would call and come to inspect the house within a couple of days. We waited for days at the house with no power, water and no phone service waiting on an agent to come by.

9/20/04: We called Travelers back since we had not yet been contacted by an agent as was instructed by Travelers claim person. It was only then by our calling that we were told the claim had been turned over to your company, ICA, and that an agent would be contacting us at once. The agent assigned was Eric Ellerbe. Mr. Ellerbe never contacted us. We waited with no reply and then called back ICA'S claim office only to be told our claim had been re-assigned to Mr. Travis Cartwright. Mr. Cartwright came to our house for inspection on October 2, 2004. By this time, the house had sit damaged 17 days without even an agent to inspect it.

Mr. Cartwright was very nice and very through. He spent a considerable amount of time outside and inside photographing and taking detailed notes of damage. He instructed us to get bids on damage. We had one already and were in the process of getting a second.

10/7/04: We sent a fax to Mr. Cartwright updating him that we should have the second bid soon. Also, that we were having to get a contractor from out of town (due to the amount of damage in our part of the state). On 10/14/04, we received the second bid.

10/18/04: We faxed Mr. Cartwright to call us regarding paperwork. We had been trying to get up with him by phone and could not reach him. We could only leave messages.

10/27/04: Faxed additional paperwork to Mr. Cartwright and called him to confirm he had received it. We were now 53 days from the morning I called to file a claim on 9/15/04.

11/21/04: Had not heard back from Mr. Cartwright and tried to call him. We could not get him. Faxed Mr. Cartwright regarding status.

11/23/04: Not having heard anything, we contacted ICA's office and was instructed that our claim had been assigned to yet a 3<sup>rd</sup> agent, Ronnie Greenhouse. We were then 67 days from the day we filed a claim with Travelers and we had not yet finalized paperwork and had been told we have a new agent who must look at the house yet again. Mr. Cartwright had been in an accident and we were told all photos and information had been destroyed.

11/28/04: Mr. Greenhouse inspected the house (this is the second time it has been inspected).

11/30/04: Mr. Greenhouse said he would need an engineer to inspect the foundation. He called engineer and had their office contact us. I expressed to Mr. Greenhouse my concern of these endless delays after delays with no corrective action being taken on our house allowing continued damage to incur. The engineer's office set the appointment for Tuesday 12/7/04. I explained again my concerns of the delays.

12/2/04: I updated Mr. Greenhouse regarding the engineers office leaving a voice mail today telling us that an "important job" had come up and that they could not come Tuesday 12/7/04 and that maybe (no promise) that they would try to get there by week's end. Explained to Mr. Greenhouse, if this firm can't give an exact quick date- Let's get another one closer.

~12/7/04: Cain and Associates, engineers from Mobile spent entire day examining house.

~12/17/04: Ronnie Greenhouse sends approved claim into ICA who forwards the approved claim to Travelers. Mr. Greenhouse told us that the amount we had turned in had been approved.

~12/20/04: Travelers sends claim to their large claim adjuster, David Gibbs.

12/22/04: We were contacted by David Gibbs saying he needed to look at house and needed to bring a contractor in as well to look at house. I explained to Mr. Gibbs then that the house had been inspected twice by 2 different adjusters already and had 3 quotes from contractors. Also explained that an engineer had inspected house. All had taken pictures.

12/26/04: Daniel Engel, Gulf States Contractor, inspects house for Travelers per David Gibbs instruction. At the end of the visit, Daniel Engel tells us that he does a lot of work for Travelers and is always higher than the other quotes especially if he has to travel to get to the site. He asked us to fax in our other quotes and he would use that as a base and add to it to make a higher quote. He tells us that he will get this to Mr. Gibbs within the next couple of days. (we faxed him the other quotes the next day)

12/27/04: David Gibbs calls again stating he needs to look at house. While examining house on 12-27-04, he states engineer reports does not show additional info he needs. Explained to Mr. Gibbs that we had shown the house enough. Also explained that this claim had been out for 104 days.

12/28-1/3: Attempted to call Daniel Engel, contractor regarding sending copy of quote to David Gibbs but he would not return our calls. (We believe David Gibbs must have called him to tell him to delay the quote because David wanted Daniel to come back with him to tell Daniel what to quote because Daniel returns again to do another inspection with David on 1/19/05)

1/6/05: David Gibbs had scheduled review of house again with engineers but had to be rescheduled.

1/19/05: David Gibbs (2<sup>nd</sup> visit), Engineers from Professional Inspection Consultants (PIC) (2<sup>nd</sup> group of engineers), Danny Hamner, electrician, and Daniel Engel, Gulf States Contractor (2<sup>nd</sup> visit) examine house.

1/25/05: Received voice mail at 9:42 a.m. from Daniel Engel, Gulf States General Contractor, stating that David Gibbs (Travelers Claim Rep) asked him to call with the estimate that they had approved by Daniel and wanted to fax it to us.

2/1/05: Received copies of reports and one check for 6,908.13:

\$2514.59 for house

\$4492.54 for other structures (chicken coup, fence repair, sprinkler system)

2/05 or 3/05: Call made to David Gibbs to discuss the lack of payment for Hurricane damage. He was unwilling to discuss any further.

3/4/05: Received check for \$30,410.00:

\$7,200.00 for additional living expenses

\$23,210.00 for personal property replacement and moving expenses

5/5/05: Conversation via phone with David Gibbs explaining that roofer had repaired roof and upon inspecting roof noted that wooden slates that are attached to the tin had been blown loose from the rafters and the only way to repair was to remove tin in those areas, repair and replace. Also explained that when sprinkler system was being repaired by electrician it was noted that the electrical surge had damaged the pump in the well. David told me that they should call him and let him know what would be needed. Also, had a question about payment for moving van back to Furman and he said he would call me back when he had the information in front of him.

5/6/05: Call received from David Gibbs stating that moving expense had already been reimbursed and I should have received an itemized statement of the breakdown of reimbursement. He said that everything we had put as a personal loss and additional expenses had been reimbursed. He went further to add that the case had already been closed and that if he had to open the case again that he would come and collect the items we had listed as damaged since they belonged to Travelers. He said the decision was ours. I asked him about the electrician and the roofer calling him regarding the damages. He said those were "trivial" issues. He further said again that the decision was ours about whether we wanted him to open the case again but to understand that he would collect the items reported as damaged.